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SALES hereby certify that annexed is a true copy of the Provisional specification
in connection with Application No. 2003900055 for a patent by CONCEPT
DEVELOPMENT PTY LTD as filed on 06 January 2003.



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Twenty-first day of January 2004

A handwritten signature in black ink, appearing to be "L. Mynott".

LEANNE MYNOTT
MANAGER EXAMINATION SUPPORT
AND SALES

A METHOD AND SYSTEM OF WEB SITE CONSTRUCTION

FIELD OF THE INVENTION

The present invention relates generally to a system and method for the construction and maintenance of web sites and in particular to a system and method of constructing web sites that reduce the skills and expertise required to maintain a web site.

BACKGROUND OF THE INVENTION

In the past many businesses have invested in a web site believing it will generate new business, streamline processes, replace promotional literature, or provide better levels of client or customer service.

Very large organisations and government departments may attain these objectives but at a considerable cost with respect to the purchase of software and the human resource required in the form of highly skilled and experienced operators. However, for smaller businesses these objectives have rarely, if ever, been attained and many sales organisations have failed to achieve the promised advantages of having a web site integrated into their marketing and sales plans.

The reason for this failure is usually due to the web-site owner's inability to immediately and easily alter the content on their site. Normally they must invest in specialist software, such as DreamWeaver, or employ the costly expertise of an independent web development service. Currently, if a web site owner requires the content of his web-site altered, a combination of expertise, software, time, delay, and training are all required. The resultant cost of such a process generally ends in reduced amendments to web site content and as such, many web sites do not remain current with respect to the information displayed.

This situation is often evidenced by the fact that Newsletters are not altered after the initial 'rush', with the last showing an 'update date' many months, if not years, prior to the current date.

Adding services such as e-commerce, running applets, or incorporating an Intranet to a site have provided tools for helping the business but these require even more expertise to operate properly.

In some instances a database structure is linked to a web site adding more cost and complexity with both the database and web site generally hosted in the same domain space. This combination has led to a very large number of self-

contained sites making their usage and development even more dependent on costly expertise.

Despite several attempts to make web sites a more useful tool the situation has become worse. Today it is almost universal to use the same web site generation and maintenance methods as in the past, namely, outside expertise using specialist software to create the html files, usually stored in the web site owners domain space, needed to create the image and carry the content of a web-site. This trend has further reduced the ability of web-site owners to control the content of their web sites without substantial expenditure in the form of time, effort and cost.

In the previous attempts to solve this problem, "wizard" based systems have been employed where the web-site owner is given access to a construction and administration system that creates a file based web-site via the 'dragging, dropping and populating' of fields. When this is done the html script and files are automatically generated which in turn create the web site. Such a system usually maintains the entire site on a central server which usually means that the site's URL is not that of the web-site owner but usually one within a master domain. This approach effectively provides an automated 'specialist software' system, and is based on creating Pages from stored html files, the content of which the web-site owner can vary. However, such an approach continues to require the skills and expertise of a relatively highly skilled operator and systems provided commercially using this approach are often considered too complex to use given existing levels of in-house expertise.

In another approach, HTML fragment caching including the embedding of particular tags in a stored HTML page has been proposed. This system provides a particular method of customising how a user views a particular page by adding HTML tags and streamlines the delivery of a web-site page. This system allows a web page to be mapped and stored so that the HTML fragments can be inserted as tags. The system then delivers a modified page to the user.

In yet another approach, a method of maintaining a web-site, but not constructing it, includes the steps of importing web pages to a staging server, formatting templates for these web pages that can include one or more fields, assigning content tags, assigning data types to each of the fields, designating one

or more users to each of the fields, receiving input from the users (done via a question and answer form), populating the templates with this input via a parsing engine, and exporting the populated templates to one or more web servers.

5 Whilst this approach intends to enable non-technical or relatively low skilled operators to maintain content in a web site the method of doing so is considerably different from that used in the invention described in this application. Also such a method still assumes a relatively skilled resource who sets up the template structure, sets up the ability for users to add content, and then manages the 'parsing engine' to integrate the new content into the old page. The invention
10 outlined in this application has no need for such in-house management time and expertise. Finally, this system still uses stored html or similar files for populating a web site where as the invention outlined here uses only converted central MySQL or equivalent database's tables and records to populate a web site.

15 None of the previous attempts is known to have overcome the current problems of web-site development costs, on-going costs, the inability for content management by low skilled and/or inexperienced personnel, or to have addressed businesses' need to have a web site that can be easily integrated into their marketing and sales strategies.

20 Any discussion of documents, devices, acts or knowledge in this specification is included to explain the context of the invention. It should not be taken as an admission that any of the material forms part of the prior art base or the common general knowledge in the relevant art on or before the priority date of the claims herein.

SUMMARY OF THE INVENTION

25 In one aspect the present invention provides a visual representation of a web site including:

- a static display region or regions; and
- a dynamic display region;

30 wherein both static and dynamic display regions are defined by an image template where said static region(s) displays components that define a web sites image but no useful-to-the-viewer content while said dynamic region is populated by the content of a content module in the form of articles or equivalent, where said article content is stored as records in a centralised MySQL or equivalent

database. A web site can consist of one or more content modules. There is no content in a web site constructed in the method of this invention unless one or more content modules are called, one at a time, from the central MySQL or equivalent database for display in the dynamic display region. In this invention all
 5 content consists of central MySQL or equivalent database records with no dependence at all on stored static html files.

In another aspect the present invention provides said visual representation includes a static display region(s) and a dynamic display region, the method including the steps of:

10 storing within a centralised MySQL or equivalent database a set of tables with a main one being a client table that stores client details and allocates a unique identifier to the collection of content they store (termed a content module)

storing within a centralised MySQL or equivalent database an articles table, where each piece of content added by the web site owner (known as an
 15 article and with its own title) has its own identifier that associates it with a web site owners content module identifier;

storing within said centralised MySQL or equivalent database the contents of one or more articles corresponding to each article identifier;

wherein said image template defines the appearance of said static display
 20 region(s), and loads, by calling, one at a time, a content module identifier, into said dynamic region the article title list associated with said content module with the contents of the first listed article automatically displayed within said dynamic display region.

In a further aspect, the present invention provides a method for storing,
 25 maintaining and managing the content for a plurality of web sites, wherein the visual representation of each of said web sites includes a static display region and a dynamic display region, the method including the steps of:

central MySQL or equivalent database tables that maintain and coordinate the relationship between the collection of content in a content module;

30 centrally storing article identifiers, article titles and article content relating to each of the plurality of content modules as records in a central MySQL or equivalent database;

enabling web site owner access to the records of the central MySQL or equivalent database relating to the identifiers associated with the article titles and contents of the owner's web site and modification thereof through URL based editing tools; and

5 when a content module identifier is called by the image template, done when the later is initially loaded by a Browser, a component of the management software, authored in PHP or equivalent, converts all associated central MySQL or equivalent database records to html output and sends, ports, it back to the Browser for display.

10 Preferably said dynamic display region includes a first sub-region and a second sub-region, where said first sub-region includes a displayed list of one or more selectable article titles, and said second sub-region includes the displayed content of an article corresponding to one of said article titles displayed within said first sub-region;

15 In a preferred embodiment, said central MySQL or equivalent database includes storage for a plurality of content modules wherein each of said content modules is identified by a unique content module identifier, and each of said content modules includes one or more articles and corresponding article titles, each with its own unique identifier.

20 Ideally, the method for hosting a plurality of web sites further includes an administrative service for said file storage and said centralised MySQL or equivalent database management, said administrative service, accessible via a URL, includes a service for creating, editing, or removing said content modules and includes a component for the addition of a content module based search
25 feature to allow easy viewer access to current and archived articles.

 In a preferred embodiment, the method for hosting a plurality of web site content includes the provision of central MySQL or equivalent database editing software the use of which a web site owner gains access to the records of the central MySQL or equivalent database relating to their content, collectively known
30 as a content module, and modification thereof is enabled. Ideally the content module editing software component includes features enabling a web site owner to add, remove, edit and manage articles and corresponding article titles associated with a specified content module. The web site owner is able to

operate said content module editing component of the central MySQL or equivalent database management software via a computer with internet access and using a web browser software program. Any change or addition to content would ideally be immediately visible on the associated web site.

5 A BRIEF DESCRIPTION OF THE DRAWINGS

A preferred embodiment of the invention will now be described with reference to the accompanying Figures in which:

Figure 1 is a diagrammatic representation of the preferred components required to construct a web site using this method;

10 Figure 2 is an example of what a web site constructed in this manner will look like when being viewed by a web browser, in this figure Internet Explorer;

Figure 3 is an example of a site where the content displayed 25 is from stored html files and is static in nature 26, that is, the web site owner has no immediate control over it without the costly input from a specialist web site
15 developer using specialist software.

Figure 4 is a flow chart of the steps involved from start to finish of a web site constructed using this preferred method.

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

20 The preferred embodiments of the present invention have been developed with the view of achieving the following aims:

1. Traditionally, static html files make up most, if not all, content on a web site and can be considered as content over which the web site owner has no immediate or direct control without specialist software and in-house or external expertise. Such content is contained in stored html files that the Browser displays
25 when a file is called. Such content might not be changed for long periods of time and almost always requires an external developer to do so. In this invention there is no such content, instead the only static component (a component that is a static stored html file and needs specialist software and expertise to charge) is the file that establishes the 'image template', the role of whose is purely to display
30 the 'image' the web site owner wants. In the preferred embodiment the 'image template' carries no useful-to-the-viewer content at all.

Traditionally dynamic content relates to content that constantly changes such as a share price listing that is ported in relatively small volumes, when

compared to the amount of static content on a web site, into a web site from a location other than the web site owner's domain space. Most current sites contain no such dynamic content. In this invention all normally static content is ported into the site from a central MySQL or equivalent database and is therefore

5 now all classed as dynamic. Also 'dynamic' here refers to when the owner has the ability to change content at any point and time by themselves. In this invention the supply of content falls between these two conventional positions in that none is supplied from stored html files and non is supplied from a content supplier such as a stock exchange's database, rather the site's content is now all

10 stored as records in a central MySQL or equivalent database that are supplied to the site when called. When the content is no longer wanted the html version used by the browser ceases to exist with only the original central MySQL or equivalent database records still available for conversion and use when next called. This is a middle situation when compared to what happens in a contemporary web site.

15 It is also the ease and manner by which the web site owner can alter these records that make the content much more dynamic than is normally the case as it can now be changed without the need for specialist software or expertise, both of which the web site owner rarely has.

2. Allowing the web site owner to have total and immediate control

20 over the site's content at a level where the owner or any nominated person only has to log onto a URL based central MySQL or equivalent database editing tool, type or paste in some text, click a button that adds this text to a central MySQL or equivalent database for immediate display on the related web site. One more click to log out and all is done. These changes may be made from any computer

25 with Internet access. This level of control is particularly important to business development activities such as the launching of new products, saving money on the production of brochures and flyers, or for promoting new pricing arrangements and distributor details, as an unskilled Sales department, for example, is able, for the first time, to complete these tasks.

30 3. By allowing the use of resources, such as pictures, PDF files, hyperlinks and html, from within the central MySQL or equivalent database's tables and records the web site owner can add colour, images, price lists, etc to a site without the need for expertise.

4. Existing web developers could utilize this method as a means of offering extra services.

5. The 'image template', which is constructed in a traditional manner, concept allows very simple and quick construction of a site while providing the professional 'look' a business seeks.

6. Reduced web site development costs. Currently web sites are time consuming to construct and to have content added (content alone can take weeks, even months, to obtain from the site owner). The invention outlined here allows for the image template to be organised in a matter of hours with all dynamic content, contained in the central MySQL or equivalent database's tables and records, entered by the web site owner. The effect on all related costs is dramatic.

In the preferred embodiment of the present invention, and unlike a normal web site, content is now all stored as records in a central MySQL or equivalent database rather than as stored html or similar file in the web site owner's domain space or similar. It is delivered to the site when called by being first converted to html by a PHP or equivalent program that knows what records to convert, due to the content module identifier that's been called, for delivery to the Browser. As a record stored in this central MySQL or equivalent database it is easily put under the immediate control of the site owner rather than having to wait for a third party.

Because a web site developed in this way allows changes to be made immediately and easily it becomes a true communication tool, just like a letter, flyer or brochure. One that can become the primary means an entity has for saying who it is, what it does, what's sold, whom they supply or sell through, their range of products and services, and can be used for the very rapid introduction of any new product or service.

For example, a new product is released but now it is the Sales Manger's department who adds this information to the Site, making it immediately available. In this way products can be released sooner; sales staff can use it to sell immediately and without having to wait for promotional literature; the entire distribution system knows of it immediately; and all clients can start ordering straight away rather than having to wait for sales staff. This permits, for smaller companies in particular, the virtual launch of a product or service a reality for the

first time and without the need for any outside help or inside expertise. A change that has the potential to save businesses as a whole very large sums of money.

Referring now to the accompanying Figures, a preferred embodiment of this invention is now described.

5 There is provided a central MySQL or equivalent database 4, where two main tables control all content identification and delivery, and which are used as the content manager for a very large number of sites. The main tables in this central MySQL or equivalent database 4 manage the identification process of a web site owners content, known as content modules 1 into which the site owner
10 enters content in the form of records (articles). The term content module is used to define the combination of identifier and associated records the web site owner has added.

 A 'content module' 1 identifier is generated by the system's administration tool 12 when a new web site owner is added to the system, or an existing one
15 purchases, rents or leases further content modules for adding to their web site. The web site owner then uses that identifier to access the URL based editing tools 2 to add records (articles) to a content module 1. Content modules and related records are controlled by tables within the central MySQL or equivalent database 4.

20 When necessary, the image template 3 calls a content module identifier which in-turn activates the central MySQL or equivalent database management program that collects the associated content, converts it to html output (5), and delivers it to the Browser for display in the web site. The image template 3 is the basic web site structure that gives a professional look and feel to the site, but
25 contains no content per se, but calls and displays content modules 1 when required.

 A web site constructed under this method obtains all its content from content modules 1.

 Information is entered into a content module 1 as records into a central
30 MySQL or equivalent database but are seen as 'articles' when displayed. These records (articles) may not be long but can be numerous, especially over time as all may be archived within the content module 1 itself, when these articles become numerous and stretch over a long period of time the web site owner may

wish to activate a search function that will allow the viewer to search through the articles of a content module. When an 'article' is added through the URL based editing tools 6 it is also given its own unique identifier which is matched to the content module's identifier, all being stored in the central MySQL or equivalent database's main client and article tables. A content module 1 can contain a very large number of records (articles), and therefore web site content. Figure 2, for example, shows how a number of articles can be displayed when the relevant content module 1 is loaded by an image template 3. Note also in Figure 2 how articles can be categorised, 13, 8, or archived 21 after a set period of time, and that the top most record (article) may be automatically opened 22, and 11 when the content module 1 is loaded.

When an article is created it is given a title and when the content module 1 is loaded to a web site all associated titles are displayed giving the viewer a chance to choose what they wish to read. However, the content of only one article is displayed at a time, though conveniently the first in the list is automatically opened when the content module is loaded.

When an article is added to a content module 1 it is preferably given a date. The system uses this date for archiving purposes and relates it to a set length of time before archiving, a period of time set by the administration tool (12) when the web site owner initially acquires a content module. The content module 1 owner has the ability also to set an article's creation date to whatever they desire. When this period is reached the article in question can be automatically archived but is still available to the web site viewer. Until a record (article) is deleted it will always be available through the content module 1 it is associated with.

A new site owner can be added to the central MySQL or equivalent database 4, usually as a result of purchasing access to a content module 1 where they will store their web site content, via the system administration tool 12 that enters their details into a client table within the central MySQL or equivalent database when creating the content module 1 in the first place. It does this by assigning each a unique identifier and password. A web site owner can purchase one or more content modules 1, all of which are delivered, though preferably one at a time, to the image template 3 when called, by the content portal process 5.

A web site owner may have contracted access to more than one content module 1 but every module has it's own identifier assigned when created. This identifier is used to manage associated content (articles), for accessing module editing tools, and for when the content module 1 URL is called to a web site.

5 The content in a content module 1 may be added by the web site owner whenever they feel it is appropriate to do so and can also be altered whenever they feel it's appropriate. The management of records within a content module 1 is carried out by using a URL based editing tool 2, a tool that can be accessed where ever a PC has Internet access. Any changes to content can be delivered
10 immediately to the site for display via the image template 3. To use the editing tool 2 the web site owner has to login by entering a content module's 1 identifier and password, initially allocated by the system's administration tools 12 when the content module 1 was created, into the appropriate fields when the URL based login screen 6 is displayed in a browser. The identifier and password can be
15 altered by the system administration tools 12. The content module editing tools 2 are where the web site owner can add, delete, display, prioritise by date, and edit content to make it ready for display in the image template 3 when called. Such content management is done primarily within the client and article tables of the central MySQL or equivalent database 4 and on a content module 1 by content
20 module 1 basis.

A web site developer, either in-house or externally, initially produces an image template 3 that creates the basic web site structure into which, when launched, is loaded a content modules 1 that contains the specific content usually defined within the image template 3 by a topic such as, for example, "Latest
25 News". Other content modules 1 will be loaded when called if the image template has a mechanism to do so such as a button in a navigation panel. The image template 3 includes elements that give the site an image by combining components such as colour, an image 16, one or more logos, watermark(s) if required, navigational mechanisms such as Buttons 10, the site owner's name 19, and other sundry items such as address 17 if desired. The image template 3 also
30 calls the initial content module 1 for display. The template for a Site will usually, but not always, include a header across the top and a left-hand navigation bar and the files needed to create this image will almost always be stored in the site

owner's domain space. All are there to create an image that reflects the site owner's professionalism but this is not to be confused with the site's dynamic business specific content which is stored entirely as records in the central MySQL or equivalent database.

5 The image template 3 also creates a significant space on the screen 9 into which a given content module 1 is ported 5 from the central MySQL or equivalent database 4 for display by the browser 15. This can be done by running script such as PHP or PERL or porting a central MySQL or equivalent database record directly into a frame.

10 A web site developed in this manner may include more than one content module and be navigated by use of linking mechanisms such as Buttons 10. In this case, each Button (10) in the navigation bar, if included, calls another content module to replace the first. A Button may or may not also cause changes within the image template such as a new colour and logo should the Button 10 in
15 question be used, for example, for access to an associated company. In this way all business specific content displayed 9 is a record from the central MySQL or equivalent database rather than a stored static html file, as is the case with a traditional site. The site itself can perform no role on behalf of the web site owner if no content has been added to the associated content module(s) 1.

20 Figure 4 shows a flow chart of the main steps involved in creating a web site using this preferred method of the present invention where, the system administrator 30 or representative thereof creates a content module 1 and provides the identifier URL to the web site owner for use, via an image template 3. During this process the developer may have a test site 34 where the web site
25 owner can see what image and 'look' is being developed. This test site should also allow the display of the content contained in the content module(s) 1 and it is at this point that the web site owner can start to add content via the secure content module editing tools 2.

30 When the web site has been developed using this method all supporting files such as .gifs, can be uploaded to the web site owners domain web space 39 or equivalent.

A traditional Home Page and/or a traditional static content page based on a stored html file may be incorporated into a web site developed according to the

preferred embodiment of the present invention without compromising the spirit and uniqueness of this invention.

One adaptation of the preferred embodiment is to have an image template 3, including some basic contact details 17, and only one content module 1. This
5 can look very professional 38 and perform the role of, say, a replacement for a monthly or quarterly Newsletter or brochure.

This method of web site construction targets all smaller businesses, whether they are professionals, manufacturers, distributors, or other form of entity, who want to gain considerable cost savings and business development
10 benefits by being able to use a web site as easily as they currently use a word processor. This end is achieved by removal of the need for specialist software, expertise or training, current problems that are replaced with an ability for quick editing by existing and untrained employees so that products can be taken to market quicker, the costs of sales aids and tools can all but be removed, the need
15 for expertise is gone, and the initial cost of web site development can be considerably lessened.

In the preferred embodiment the present invention enables the construction of a web site based on using web site owner controlled central MySQL or equivalent database records for the supply of content rather than
20 traditional stored html files. Records that are stored and managed in a large global MySQL or equivalent database but called to individual sites by its image template. In this way, many sites may be attached to one central MySQL or equivalent database rather than currently where web sites consist mainly of files and a local-to-the-web-site database structure stored in the domain's web space.
25 The central MySQL or equivalent database is itself populated by information added by the web site owner and whose data is identifiable by an identifier given when they were initially added to the system. Information records associated to this identifier and the identifier itself may be termed a content module and by calling this identifier for display via the image template all associated content
30 records, usually known as articles and having their own identifier, is supplied to the web site. The content modules, and associated records, are delivered via the content portal process, as outlined on page Nine above, when called by an image template. A site constructed with this method includes one or more

content modules and an image template. The system can be administered by a URL based central administration tool, and controlled by the central MySQL or equivalent database resource manager, where content modules are created, allocated to a web site owner and given a unique identifier.

- 5 All content can be controlled by the web site owner via a secure URL based content module editing tool, a tool that allow the combination of text, HTML script, pictures, hyperlinks to other internet based resources, and file types such as PDF, .doc and .xls. The content module editing tool may be accessed via a URL and for security purposes requires a User identifier and Password before
10 business specific content can be added, edited or deleted.

Other than image creating elements in the image template, there should be no stored html files used (as defined in this document) in a site created with this preferred method, though there was the exception with a one content module site.

- Each content module can be set for either Public access or Private access
15 so that a private Intranet could be added to a site if desired. The content module has its own ability to archive content based on age with archived information still accessible when the content module is called.

- The secure content editing tools and associated login screen allow the management of a content module and allows content to be managed in a format
20 such as a list of articles. This means that a content module can itself include one or more articles that are listed in the space provided in the image template when the relevant identifier is called. The content itself can then be displayed in one or more columns. The content may also be deliverable by relevancy. That is, content can be organised by the web site owner into sub groups such as 'hot
25 issues' or 'current articles' or 'archived articles'. Content within each relevancy category can then be ordered by using the date function in the content module editor.

- The central MySQL or equivalent database tables and records associated with a content module's identifier replace traditional stored static html or similar
30 files and is delivered, via the porting process outlined on page 9, to the image template, when called, for display. The content delivered by a public content module should be visible immediately to the viewer while that delivered by a private content module requires the viewer to complete a login procedure before

content is displayed. The latter can be used, for example, as an Intranet by the web site owner.

A central MySQL or equivalent database manager uses an administration interface to allocate, establish and otherwise set up each new content module that the image template uses to add content to the finished web site. This mechanism ideally attaches the name of the web site owner and contact details to the module and allocates a unique identifier. It can also control the URL and style sheet file the site can use to load the content module. It is here also that the module can be designated as either public or private. This interface then lists all content modules and allows management functions such as edit, change password, delete, and change Intranet password.

Some advantages associated with implementing a preferred embodiment of the present invention, include:

- The system removes the considerable amount of time often wasted while the web site developer waits for content, here the web site owner adds it themselves.
- The system removes the need for expertise with post development content editing which, in turn, promotes far greater use of the web site itself, making it a more powerful business tool for the web site owner.
- The system removes the need for the existing developer/web master layer between the internet and the site owner resulting in much lower ongoing web site costs.
- Changes to the content modules editing tools are universal and usually free where as currently such changes are hard to share amongst all clients and are a cost to the web site owner.
- For the first time a web site has the potential to become a significant component of a business's marketing and sales strategy.
- The system also has the potential to realistically remove much of the cost associated with flyer and brochure production, something existing web sites have rarely been able to do.
- The system removes the need for any expertise or specialist PC based software so that even the most junior member of staff can now be given

the task of running the business's increasingly powerful selling and marketing tool.

These advantages allow smaller businesses especially, for the first time, to start using a web site as a true sales and marketing aid. When this happens sales teams and re-sellers are better empowered than ever before and the savings in areas such as printed brochures and flyers will be considerable.

As the present invention may be embodied in several forms without departing from the spirit of the essential characteristics of the invention, it should be understood that the above described embodiments are not to limit the present invention unless otherwise specified, but rather should be construed broadly within the spirit and scope of the invention. Various modifications and equivalent arrangements are intended to be included within the spirit and scope of the invention and appended claims.

DATED this 6th day of January 2003

XXXX

Application developed in conjunction with:

**WATERMARK PATENT & TRADE MARK ATTORNEYS
290 BURWOOD ROAD
HAWTHORN VICTORIA 3122
AUSTRALIA
P21939AUP1 PVF/KMJ**

Figure 1.

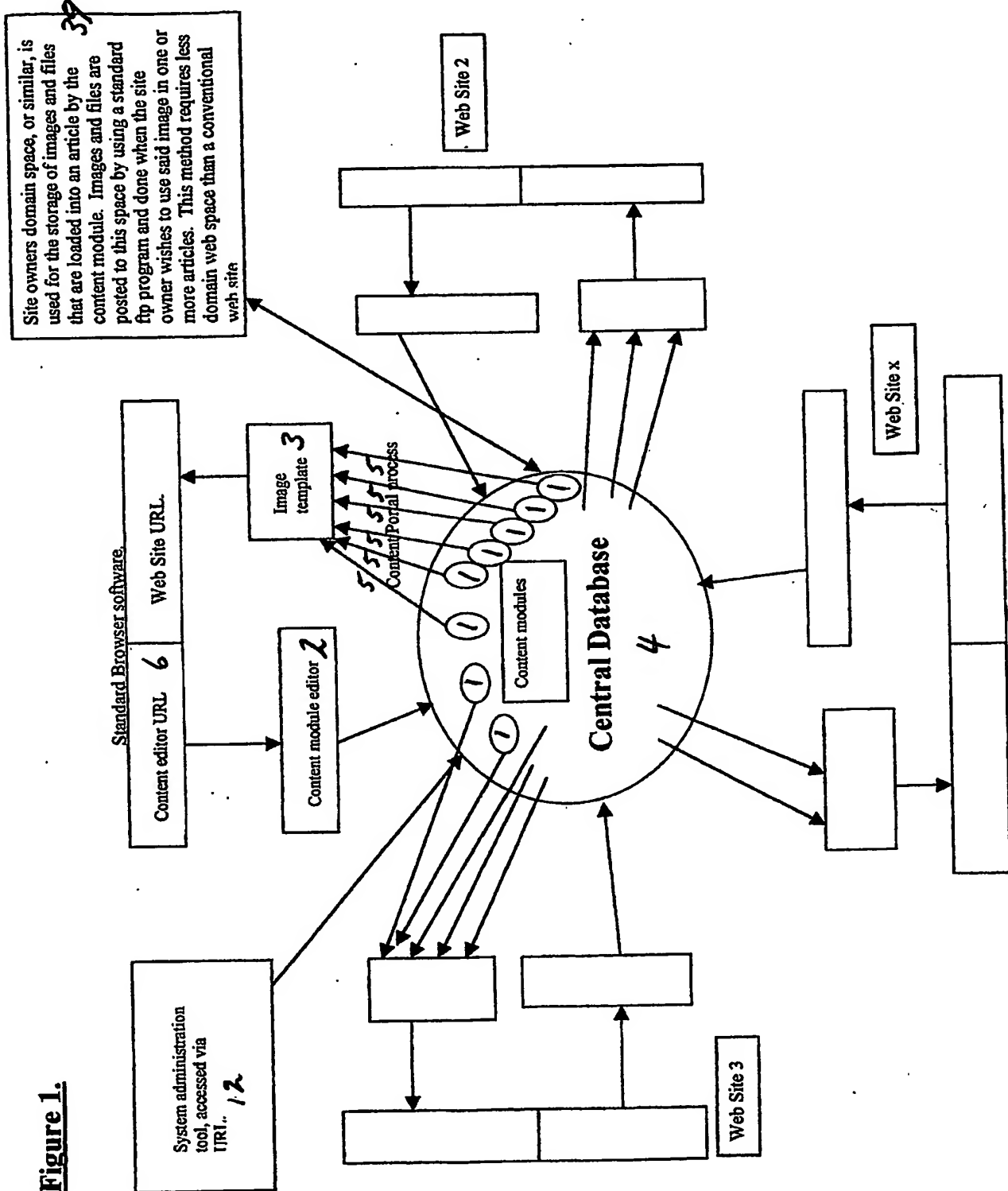


Figure 2

A example of what a web site will look like when constructed using an image template and content module.

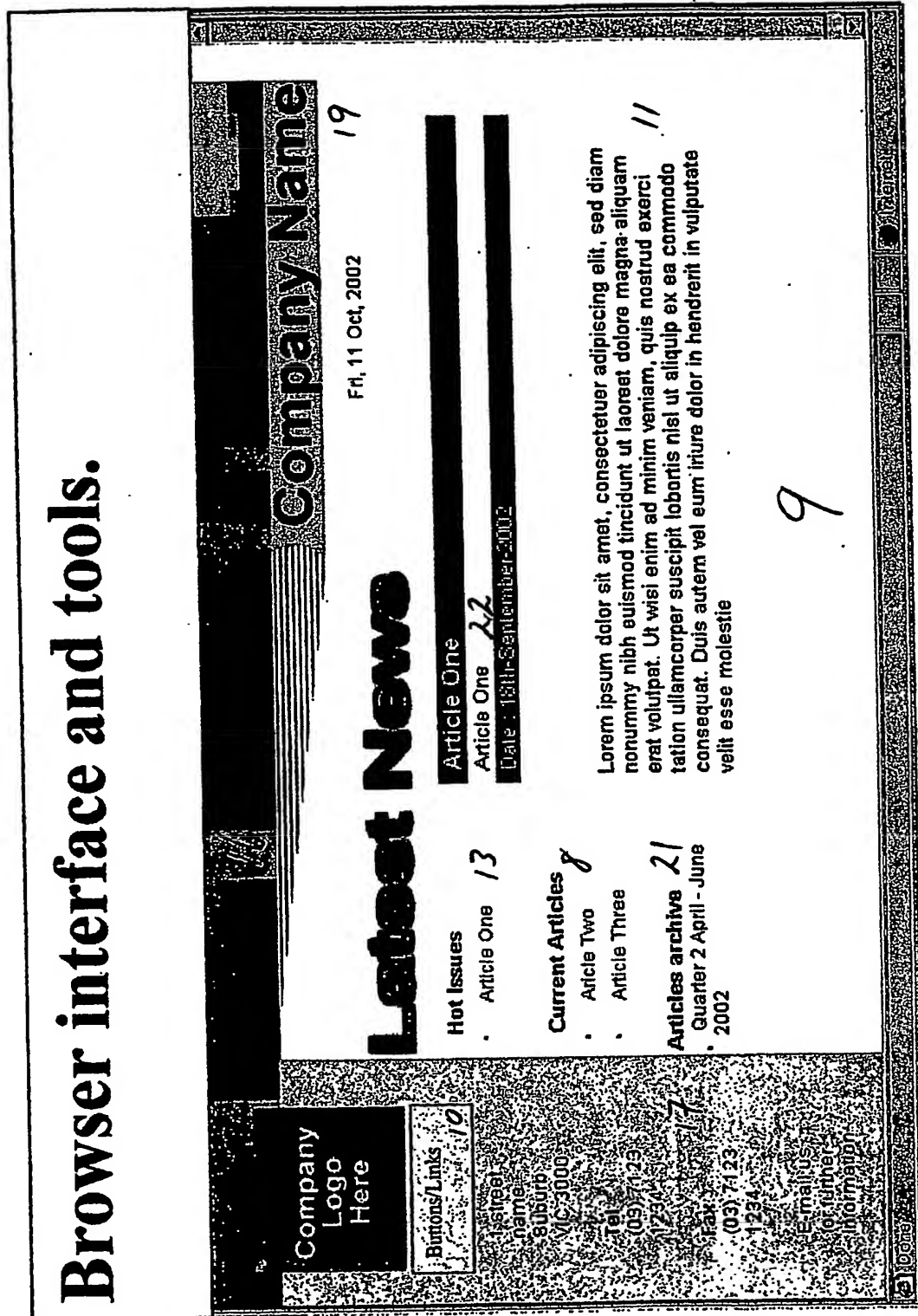
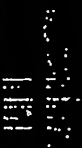


Figure 3

This example is one where content is static in that it is difficult, costly and time consuming to change in a very short period of time. Such content is also very limited in volume and is inflexible to the quick usage of pictures or files such as PDFs, and .docs.



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wealth advisors

Chartered accountants & business advisors

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contact us
grow your wealth
build your business
accounting services
tips, links & info.

home

With professional advice today from Peter Jess & Associates you can build three secure pools of wealth:

Your Peace of Mind	These are your immediately accessible funds to cover short term planned expenses and emergencies. Your safety net.
Lifestyle Choices	These funds can be accessed any time before your retirement. Take a world trip, educate the kids, or start your own business. It gives you choices in life.
Comfort in Retirement	Your Superannuation will not provide enough for a comfortable retirement. We'll

grow your wealth

26

MyNetWealth

Figure 4

A flow chart of how this system operates.

